

[Company Name]  
[Department Name]  
[Address]  
[City, State, Zip Code]

[Date]

[Borrower Name]  
[Address]  
[City, State, Zip Code]

Re: Appeal Determination for Forbearance Request  
Loan Number: [Loan Number]

Dear [Borrower Name],

This letter is to inform you of our final determination regarding the appeal you submitted on [Date of Appeal] concerning your request for a Forbearance Agreement.

Our Appeals Committee has completed a comprehensive review of your file, including the additional documentation and information provided during the appeal process. Based on this review, the following decision has been reached:

**[Select One Option Below]**

**[Option 1: Appeal Approved]**

We have decided to overturn the initial decision and approve your request for a Forbearance Agreement. Enclosed with this letter is the proposed Agreement detailing the modified payment terms and duration. Please sign and return the document by [Deadline Date] to proceed.

**[Option 2: Appeal Denied]**

After careful consideration, we have upheld the original decision to deny your request for a Forbearance Agreement. This decision was based on the following factor(s):

- [Specific Reason 1]
- [Specific Reason 2]

If your appeal was denied, we encourage you to contact our loss mitigation department at [Phone Number] to discuss other potential options, such as loan modification, repayment plans, or short sale programs that may be available to you.

This determination concludes the formal internal appeal process for this specific request. If you have any questions regarding this letter, please contact your dedicated specialist at [Phone Number] or [Email Address].

Sincerely,

[Name]

[Title]

[Company Name]

Enclosure: [List Enclosures, e.g., Forbearance Agreement, Resource Guide]